



**AUTOMOTIVE  
AFTERMARKET  
SERVICES**

# NEWS

July 2024  
Volume 6 | Issue 3

# ALERT

## Workplace Injuries

# Early Reporting Can Cut Claims, Premium Costs

**H**OW LONG you wait to notify your workers' compensation insurer of a workplace injury can make a significant difference in the cost of that claim.

When your premium is calculated, one of the key elements that we take into account is the cost and frequency of prior claims during the past few years.

In short, by improving your organization's injury notification times, you can also positively affect the cost of the claim, which in turn can help reduce your overall workers' comp premiums going forward.

### Can early reporting truly affect the cost of a claim?

The graph below shows results from a National Council on Compensation Insurance study looking at the cost of a claim based on the delay between incidence and notification. Note that even as little as two to three weeks can begin to increase the cost of the claim by over 10%.

### Why does early reporting work?

The sooner medical treatment begins, the better the outcome.

For a workers' compensation claim, the sooner your insurer knows about an injury to one of your workers, the sooner we can start collecting information and plan for appropriate treatment options.

If medical treatment is delayed, the likelier it is that costs will mushroom both in terms of medical costs and lost time from work, which needs to be compensated.

If you notify your insurer when an injury occurs and they can arrange for the worker to begin the medical treatment, it is likely that the length or severity of their treatment program will be less.

For the injured worker, this means a shorter recovery time, better prognosis for general health and return-to-work outcomes, and probably a more positive attitude toward their injury and the workplace.

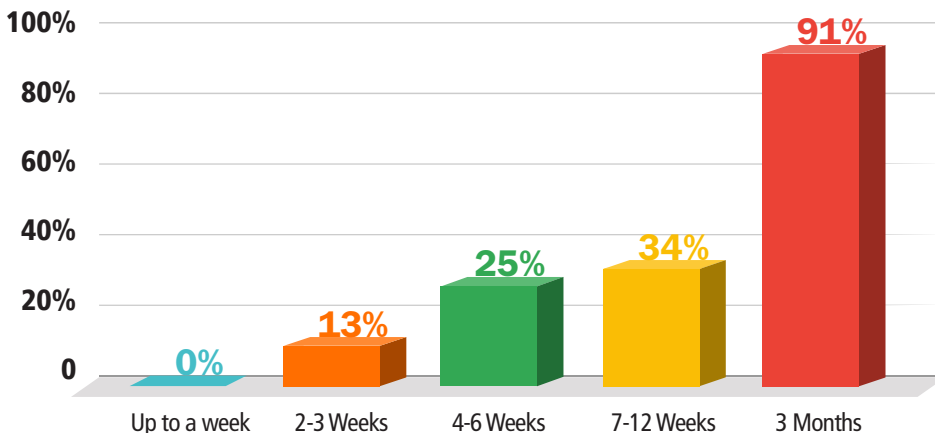
For you as the employer, this translates to less money allocated to covering wages and treatment for the injured worker, and less disruption to your workplace to cover the worker's duties. ❖

### Claims Filing Tips

- Develop internal procedures for reporting injuries. Ensure that your staff know the importance of reporting injuries immediately and that they are aware of your reporting procedures.
- Don't question employees' integrity when they report an injury.
- Familiarize yourself with the regulatory and legal requirements in relation to reporting workplace injuries.
- Report a claim immediately after learning about it.
- Encourage safe work practices and ensure that employees are aware of and practice proper safety techniques.
- If an injured worker still has partial capacity for work, you should try to provide interim alternate duties while they heal up. This can have a positive impact on potential disability levels, and on the premium impact of lost time.

## Costs Escalate the Longer Reporting is Delayed

Average percentage increase in claims costs



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# The Problem with Energy Drinks

**I**F YOU are like many people these days, you may reach for a Red Bull or Monster energy drink for that extra bit of zing when you are felling exhausted but need to keep going.

But before you choose to drink one, make sure you understand the risks of these high-caffeine beverages.

Researchers at the World Health Organization conducted an extensive study of energy drinks and discovered troubling findings. Another study, published in the *Journal of the American Heart Association*, found that energy drinks also impact the heart's electrical pattern, which can be dangerous or even fatal.

Energy drinks are usually a non-alcoholic beverage that contains caffeine, taurine (an amino acid) and vitamins, in addition to other ingredients. Some energy drinks contain more than 350 mg. of caffeine per can or shot, compared to 100 mg. in an 8 oz. cup of coffee.

They are often marketed as stimulants that can improve your performance, brain function and give you an energy boost.

## Potential immediate risks:

- Heart palpitations
- High blood pressure
- Nausea and vomiting
- Convulsions
- Heart attacks
- Trouble sleeping
- Death in some cases.

Source: World Health Organization

## Long-term consumption can lead to:

- Type 2 diabetes, because high consumption of caffeine reduces insulin sensitivity.
- Late miscarriages, low birthweight and stillbirths in pregnant women.
- Neurological and cardiovascular system damage in children and adolescents.

**ADVICE:** The key to consuming energy drinks is to do so in moderation, doctors say. For students cramming overnight for an exam, having one energy drink is usually okay as it's akin to downing a few cups of coffee. ❖



# Training Your Drivers to Avoid Road Debris

**R**OAD DEBRIS is a common problem on America's roadways. Most accidents caused by debris are sudden and unanticipated and can result in serious injury or death.

Road debris is anything that doesn't belong on the road, including trash, stuff that may have fallen from other trucks, branches and other natural objects that litter the road after big storms.

This hazard contributed to more than 200,000 accidents that injured more than 39,000 people and killed 500 over a three-year period, according to the AAA Foundation for Traffic Safety. The majority of these accidents occurred on interstate and state highways.

Two-thirds of all road-debris accidents are the result of objects falling off moving vehicles.

According to the foundation, 37% of all fatal road-debris accidents involved a driver suddenly swerving to try and avoid debris. Here are some of the types of personal injury crashes that can occur when debris is on a roadway:

- Single or multiple vehicle sideswipe collisions from swerving when attempting to avoid debris.
- High-impact, rear-end collisions when a vehicle suddenly brakes to avoid debris.
- Rollovers caused by hitting debris.
- Head-on crashes from swerving to avoid debris.

The most dangerous form of road debris is that which falls off another vehicle without warning, forcing trailing motorists to take quick evasive action, which can cause them to swerve or forcefully apply their brakes. However, when a driver has to suddenly react to avoid an object, they also run the risk of hitting a guard rail or another vehicle. ❖

## Training Session Topics

It's important that firms with driving employees include training about the dangers of road debris and how to reduce the chances of causing an accident when encountering it.

- Drivers should stay alert at all times.
- They should keep a comfortable distance between themselves and the vehicle in front of them by following the "three-second rule." This will provide enough time for a driver to take evasive action, if needed.
- If the driver is behind a vehicle hauling goods of any type, they should add another second or two to the count. Even better: They should change lanes.
- If they spy a truck with an unsecured load, they should avoid driving behind it, change lanes and pass when it's safe to do so. This way, if something falls off, the driver doesn't have to take evasive action.
- If a driver sees debris in the distance in their lane, they should simply change lanes calmly if there is plenty of space in an adjacent lane. If there is a car behind them, it's courteous to flash the brake lights twice to let them know you're dodging on purpose and give them a few extra seconds to follow suit.
- If there is only one lane, no shoulder or the driver is boxed in, they should not change lanes. In these cases, they should use their best judgment and try to minimize damage to the vehicle. This may include slowing down significantly and possibly trying to adjust their lane position so that their tires don't run over the debris. This gives them the best chance to maintain control of their vehicle, although there may be some damage to the front of the vehicle and/or the undercarriage.

# Business E-Mail Compromise Scams Top Threat

**B**USINESS E-MAIL compromise scams are now the most common type of cyberattack businesses face, and all types of these attacks are showing no signs of letting up, according to a new report.

Nearly three out of every four businesses were targets of these attacks and 29% of those firms became victims of successful attacks, according to the report by Arctic Wolf, a cyber-security firm.

While this has become the most common type of attack, a number of other schemes like ransomware attacks and data breaches continue growing in number.

Any of these attacks can drain a company's finances and result in tricky legal and possibly reputational issues that take time and money time to resolve.

## The trends

The main threats businesses face, according to the report, are:

**Business e-mail compromise (BEC)** – Seven in 10 organizations surveyed said they had been targeted by these types of scams.

Some examples of BEC attacks include impersonating company executives to request wire transfers, falsifying invoice payment details, and tricking employees into revealing sensitive information. These scams can result in significant financial losses for businesses.

**CAUTION:** For many businesses that use cloud-based e-mail services like Microsoft 365, these attacks are hard to detect with traditional security tools since they don't reside on company servers.

They may go undetected and only make themselves known after the scammers have successfully executed their objectives.

**Data breaches** – Nearly half (48%) of organizations surveyed reported that they'd found evidence of a breach in their systems. The authors said that does not mean that the other 52% didn't suffer a breach; it means they failed to find evidence of one.

**Ransomware** – Some 45% of organizations surveyed admitted

to being the victim of a ransomware attack within the last 12 months. These attacks usually involve criminals gaining access to a company's systems by getting an employee to click on a malicious link, after which they lock down the system and demand a ransom to unlock it.

Increasingly, perpetrators are also stealing data and demanding a second ransom to give it back and not release the data to others.

## What you can do

### How to Protect Against BECs

- Register all domain names that are similar to the business's legitimate website and can be used for spoofing attacks.
- Create rules that flag e-mails received from unknown domains.
- Monitor and/or restrict the creation of new e-mail rules on your servers.
- Enable multi-factor authentication.
- Conduct BEC drills, similar to anti-phishing exercises.
- Companies that use Office 365 or other cloud-based e-mail services, should employ detection tools or services specifically designed to monitor for threats related to BEC scams.

To combat ransomware:

**Regularly back up system.** Verify your backups regularly. This way you can restore functions if hit by ransomware.

**Store backups separately.** In particular, store backups on a separate device that cannot be accessed from a network, such as on an external hard drive.

**Train your staff.** Train your staff in how to spot possible phishing e-mails that are designed to convince an employee to click on a malicious link that will release the ransomware. ❖

